

Willowfield Credit Union Ltd. 37-41 Cregagh Road BT6 8PX

MEMBERSHIP APPLICATION Date _____

FULL Name and Title _____

Address _____

POSTAL CODE _____ **EMAIL** _____

Phone number _____ **MOBILE PHONE** _____

National Insurance Number _____ **Date of birth** _____

Occupation _____

Previous address _____

RESIDENTIAL DETAILS

Building Society & Address _____

Rental Agent & Address _____

Mortgage / Rent per month _____

MARITAL DETAILS

Married , Single , Divorced, Separated, Co-Habiting, **Number of dependant children** _____

DECLARATION

- 1. I declare that the information I have given on this form is true and I authorise you**
 - a. To open an account in my name.**
 - b. To make any enquiries you believe necessary to confirm the details on this form and for credit assessment.**
- 2. I confirm that to the best of my knowledge and belief that I am in good health.**
- 3. I am / am not a member of any other Credit Union**

Applicants Signature _____

JOINING FEE £____ **SHARES** £____ **TOTAL** £_____

OFFICIAL USE

Address verified **YES /NO** **Membership No.** _____ **Approved** _____

Chairperson _____

Data Protection - Condensed

A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

1) When you apply to us to open an account, this organisation will check the following records about you and others (see 2 below)

a) Our own;

b) those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

c) those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

3) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

4) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

5) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

6) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please contact a member of staff at 028 90455415

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
- Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000

Signature of Applicant ----- Date signed -----